

What is claimed is:

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1 An interface between a merchant's bank and a bank at which a consumer has an
2 account for conducting card-based transactions, the interface being remotely accessible
3 by the consumer for selectively restricting approval of a transaction.

1 2. The interface in accordance with claim 1, wherein the bank at which the consumer
2 has an account and the interface each determines independently of the other whether to
3 approve the transaction.

1 3. The interface in accordance with claim 1, wherein a restriction selected by the
2 consumer includes a restriction to a particular merchant.

1 4. The interface in accordance with claim 1, wherein a restriction selected by the
2 consumer includes a restriction on the amount of the transaction.

1 5. The interface in accordance with claim 1, wherein a restriction selected by the
2 consumer includes a restriction on a balance accrued for transactions during a period of
3 time.

1 6. The interface in accordance with claim 5, wherein the period of time is selected
2 from the group consisting of a day, a week and a month.

1 7. The interface in accordance with claim 1, wherein a restriction selected by the
2 consumer includes a restriction on a type of goods or services purchased.
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4 8. The interface in accordance with claim 1, wherein the transaction is initiated by a
5 card user other than the consumer.

1 9 The interface in accordance with claim 1, wherein the transaction is consummated
2 without the merchant receiving the identity of the consumer.

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4 10. The interface in accordance with claim 1, wherein the interface comprises a web
5 server for allowing the consumer to access the interface via the world wide web.

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7 11. An interface between a merchant's bank and a bank at which a consumer has an
8 account for conducting card-based transactions, the interface being remotely accessible
9 by the consumer for selectively directing a transaction to an account wherein the account
10 to which the transaction is directed is identified from among a plurality of accounts held
11 by the consumer based upon criteria selected by the consumer.

1 12. The interface in accordance with claim 11, wherein the account is identified based
2 upon an amount of the transaction.

1 13. The interface in accordance with claim 11, wherein the account is identified based
2 upon a type of goods or services purchased.

1 14. The interface in accordance with claim 11, wherein the account is identified based
2 upon an identity of the merchant.

1 15. The interface in accordance with claim 11, wherein the account is identified based
2 upon a current account balance.

1 16. The interface in accordance with claim 11, wherein the interface comprises a web
2 server for allowing the consumer to access the interface via the world wide web.

1 17. A method of conducting a card-based transaction comprising steps of:
2 presenting a card to a merchant for a transaction;
3 communicating information relating to the transaction from the merchant to an
4 interface;

5 determining at the interface whether to approve or deny the transaction based
6 upon a criteria selected by the consumer;
7 when said determining at the interface finds that the transaction is to be approved
8 based upon the criteria selected by the consumer, communicating information relating to
9 the transaction from the interface to a bank at which the consumer has an account;
10 determining whether to approve or deny the transaction based upon predetermined
11 criteria selected by the bank; and
12 communicating results of said determining whether to approve or deny the
13 transaction to the merchant.

1 18. The method in accordance with claim 17, wherein the criteria selected by the
2 consumer includes a restriction to a particular merchant.

1 19. The method in accordance with claim 17, wherein the criteria selected by the
2 consumer includes a restriction on the amount of the transaction.

1 20. The interface in accordance with claim 17, wherein the criteria selected by the
2 consumer includes a restriction on a balance accrued for transactions during a period of
3 time.

1 21. The interface in accordance with claim 20, wherein the period of time is selected
2 from the group consisting of a day, a week and a month.

1 22. The interface in accordance with claim 17, wherein the criteria selected by the
2 consumer includes a restriction on a type of goods or services purchased.
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4 23. The interface in accordance with claim 17, wherein the presenting is performed
5 by a card user other than the consumer.

1 24. The interface in accordance with claim 17, wherein the transaction is
2 consummated without the merchant receiving the identity of the consumer.

1 25. The method in accordance with claim 17, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon an amount of the transaction.

1 26. The method in accordance with claim 17, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon a type of goods or services purchased during the transaction.

1 27. The method in accordance with claim 17, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon an identity of the merchant.

1 28. The method in accordance with claim 17, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon a current account balance.

1 29. A method of conducting a card-based transaction comprising steps of:
2 presenting a card to a merchant for a transaction;
3 communicating information relating to the transaction from the merchant to an
4 interface;
5 identifying at the interface an account from among a plurality of accounts held by
6 the consumer to which the transaction is to be directed based upon criteria selected by the
7 consumer;
8 communicating information relating to the transaction from the interface to a bank
9 at which the consumer has the identified account;
10 determining whether to approve or deny the transaction based upon predetermined
11 criteria selected by the bank; and
12 communicating results of said determining whether to approve or deny the
13 transaction to the merchant.

1 30. The method in accordance with claim 29, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon an amount of the transaction.

1 31. The method in accordance with claim 29, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon a type of goods or services purchased during the transaction.

1 32. The method in accordance with claim 29, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon an identity of the merchant.

1 33. The method in accordance with claim 29, wherein the bank at which the consumer
2 has the account is selected from a plurality of banks at which the consumer has an
3 account based upon a current account balance.

1 34. An interface between a merchant's bank and a bank at which a consumer has an
2 account for directing card-based transactions made by the consumer using any of a
3 plurality of cards to the account wherein the interface selectively restricts approval of a
4 transaction made using one of the plurality of cards in accordance with a limitation on an
5 amount of the transaction, the limitation for each of the plurality of cards not necessarily
6 being equal and the interface being accessible to the consumer for selecting the limitation
7 for each of the plurality of cards.

1 35. The interface in accordance with claim 34, wherein the interface comprises a web
2 server for allowing the consumer to access the interface via the world wide web.

1 36. An interface between a merchant's bank and a bank at which a consumer has an
2 account for directing card-based transactions made by the consumer using any of a
3 plurality of cards to the account wherein the interface selectively restricts approval of a
4 transaction made using one of the plurality of cards based upon whether the consumer has

5 enabled or disabled the card being used, the interface being accessible to the consumer
6 for selectively enabling or disabling each of the plurality of cards.

1 37. The interface in accordance with claim 36, wherein the interface comprises a web
2 server for allowing the consumer to access the interface via the world wide web.

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